



Order Filed on June 21, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-2C

Rob Saltzman, Esquire
Pluese, Becker & Saltzman, LLC
RS1765
20000 Horizon Way, Suite 900
Mount Laurel, NJ 08054-4318
(856) 813-1700
Attorneys for the Mortgagee
File No. 090617B

In Re:

Shonda S. Burroughs

Case No.: 18-15986-JNP

Hearing Date: N/A

Judge: Jerrold N. Poslusny, Jr.

Chapter 13

Recommended Local Form

☒ Followed

☐ Modified

**ORDER RESOLVING CERTIFICATION OF DEFAULT
AND/OR MOTION TO DISMISS**

The relief set forth on the followi

DATED: June 21, 2022

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

Applicant: Village Capital & Investment, LLC
Applicant's Counsel: Rob Saltzman, Esquire
Debtor's Counsel: Moshe Rothenberg, Esquire
Property Involved ("Collateral"): 116 Howard Street, Millville, NJ 08332
Relief Sought: ☒ Certification of Default

For good cause shown, it is **ORDERED** that Applicant's Motion is resolved, subject to the following conditions:

1. Status of post-Petition arrearages:
 - ☒ The Debtor is overdue for five months, from February 1, 2022 to June 1, 2022.
 - ☒ The Debtor is overdue for five payments at \$880.40 per month.
 - ☒ Less suspense balance of \$866.24.Total Arrearages Due \$3,535.76.
2. Debtor must cure all post-Petition arrearages as follows:
 - ☒ Immediate payment shall be made in the amount of \$1,767.88. Payment shall in no event be made later than ten (10) days from the date of this Order.
 - ☒ Beginning on July 1, 2022, regular monthly mortgage payments shall continue to be made in the amount of \$880.40.
 - ☒ The amount of \$1,767.88 shall be capitalized in the Debtor's Chapter 13 Plan. As a result of such capitalization, the Mortgagee's Allowed Secured Claim shall be and the same hereby shall be deemed amended to add such capitalized post-Petition payment thereon to the Proof of Claim as filed, and the standing Chapter 13 Trustee shall be and the same hereby is directed to adjust his records and make revised disbursements accordingly.
 - ☒ A Modified Chapter 13 Plan shall be filed within 15 days
3. Payments to the Secured Creditor shall be made to the following address(es):
 - ☒ Immediate payment and Regular monthly payments:

Village Capital & Investment, LLC
1 Corporate Drive, Suite 360
Lake Zurich, Illinois 60047-8945

4. In the event of Default:

☒ If the Debtor does not make the immediate payment specified above within ten (10) days of the date of this Order or does not make any regular monthly payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor and the Debtor's attorney.

5. Award of Attorney's Fees:

☒ The Applicant is awarded attorneys fees of \$200.

The fees and costs are payable:

☒ through the Chapter 13 Plan.

In re:
Shonda S Burroughs
Debtor

Case No. 18-15986-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jun 22, 2022

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 24, 2022:

Recip ID	Recipient Name and Address
db	+ Shonda S Burroughs, 116 Howard Street, Millville, NJ 08332-4335

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 24, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 21, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Moshe Rothenberg	on behalf of Debtor Shonda S Burroughs moshe@mosherothenberg.com alyson@mosherothenberg.com;ajohn880@gmail.com
Rebecca Ann Solarz	on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmlawgroup.com
Robert P. Saltzman	on behalf of Creditor Village Capital & Investment LLC dnj@pbslaw.org

District/off: 0312-1

User: admin

Page 2 of 2

Date Rcvd: Jun 22, 2022

Form ID: pdf903

Total Noticed: 1

Stuart H. West

on behalf of Creditor Village Capital & Investment LLC swest@pbslaw.org

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8